

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.	: 09/820,803	Confirmation No.:	5542
Filed	: March 30, 2001		
Applicant	: Ganesan et al.		
Title	: Multiple Mode Registration and Payment Processing		
TC/AU	: 3694		
Examiner	: Ella Colbert		
Docket No.	: 23952-0147		
Customer No.	: 29052		

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**SUBMISSION OF SUBSTITUTE SPECIFICATION**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

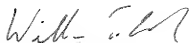
Dear Sir:

Pursuant to 37 C.F.R. 1.125(b), Applicant is submitting a Substitute Specification. A marked up copy of the Substitute Specification is also enclosed. The Substitute Specification contains no new matter. A response to an Office Action of June 19, 2007 amending the originally submitted claims and drawings of the above referenced application has been filed concurrently with this submission.

It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time or additional fees are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore is hereby authorized to be charged to Deposit Account No. 19-5029.

Serial No.: 09/820,803  
Filing Date: March 30, 2001  
Submission of Substitute Specification

Submitted by:

A handwritten signature in dark ink, appearing to read "Will T. Cook", is written over a horizontal line.

William T. Cook  
Reg. No. 58,072

Date: September 19, 2007  
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